



ZIHENG CHENG | [REDACTED] | October 6, 2021 to November 3, 2021

**Important change regarding ATM withdrawals that overdraw your account.**

Starting February 16, 2022, customers will no longer be given the opportunity to agree to our overdraft practices to make an ATM withdrawal that overdraws their account. Going forward, if an ATM withdrawal amount is more than the available balance, we will decline the transaction.

**We are here to help**

If you have questions or you would like to discuss this change to our overdraft practices, please call the number on your statement or schedule an appointment at [bankofamerica.com/appointments](http://bankofamerica.com/appointments).

The United States Postal Service (USPS) began changing first class mail delivery timeframes in October. This change may result in mailed statements, new or replacement cards and payments you mail taking longer to arrive. For fast and easy access to your account information and to schedule payments 24/7 for your Bank of America credit card and loan accounts, use our Mobile Banking app and Online Banking digital solutions.

Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

**Deposits and other additions**

Date	Description	Amount
11/03/21	[REDACTED]	

**Withdrawals and other subtractions**

Date	Description	Amount
10/12/21	WIRE TYPE:WIRE OUT DATE:211012 TIME:1012 ET TRN:2021101200575176 SERVICE REF:012115 BNF:METROPOLITAN COMMERCIAL BA ID:7801000254 BNF BK:METROPOLITAN COMMERCIAL ID:026013356 PMT DET:358876928 CNBTOC5Z	-30,000.00
10/21/21	WIRE TYPE:WIRE OUT DATE:211021 TIME:0433 ET TRN:2021102100089153 SERVICE REF:003675 BNF:METROPOLITAN COMMERCIAL BA ID:7801000254 BNF BK:METROPOLITAN COMMERCIAL ID:026013356 PMT DET:359991672 CNBTOC5Z	-50,020.00
11/02/21	[REDACTED]	

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